

How To Fix My Business

How To Fix My Business

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How To Fix My Business

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How To Fix My Business

For Lorraine

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Foreword

I met Jon early in my public speaking journey at a keynote franchise presentation in Sheffield in 2014. He was one of the action takers that grasped the opportunity to join me at my flagship Business Systems Mastery event in London. He actively participated in many of the H Academy personal development events over the following year and I saw him making steady progress as his goals became clear.

The pace stepped up a notch when he joined my coaching programme in March 2016, starting with a Mastermind trip to Vietnam where he began to question the long-term growth prospects of his core business of computer repair. Shortly after, during our mindfulness retreat in Langkawi, Malaysia, he finally conquered the fear of changing business direction and just a few weeks later he made the transformation from Computer Repair Man to Business Growth Strategist with the launch of Fix My Business on 1st November 2016.

In this compact volume, Jon describes the essential practical aspects of starting and growing your business with clear calls to action. Follow through on the tasks set in this book and you will overcome the challenges that can set you back and by avoiding them ensure the growth and success of your business.

Eric Ho is a renowned international speaker, entrepreneur, philanthropist, business coach, educator and author.

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Introduction – Life Is Short So Tell It Like It Is

Most people that know me know that I have seen business from every side. I've had jobs at the cutting edge of modern science and technology and I've worked in places with low morale and a bullying culture. Today I live an amazing life because I chose to get out of the rut and take action. I do what I love every day and I meet fantastic people every day. I am fitter and healthier than I have been for thirty years. I have travelled as far as Vietnam and Malaysia and I am now an internationally known professional speaker and published author. I have gone from physicist to firewalker. I have learnt to live with better habits and higher standards.

On my journey I have worked with many businesses from start-ups to famous local names. I have discovered some common themes that lead to success. There are thirteen crucial parts to running a thriving business and I have created this book to give you the strategies to ensure sustained growth and happiness.

Check updates on fixmybusiness.co.uk/news.

Warning! Do not read this book if:

You blame other people for your situation

You think you have a right to a job

You are easily offended

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Why do we all need to be in business? Because we are social animals and born to serve. Because there are no limits to our wealth generating capacity. Because we don't need qualifications, only a certain aptitude, attitude, determination and perseverance. We all need to be in business, even if the business is "Me Unlimited".

For the first time in the history of mankind we have almost boundless free access to the entire sum of the knowledge of humanity. We are at a time of enormous abundance and opportunity if we keep our mind and eyes open. We can communicate more easily and more widely than ever before. At the same time our Governments have made promises that they cannot keep, our world financial system is bankrupt, our world economy is unsustainable and our environment is under threat. We have no entitlement to be provided for and because so much information is available for all to see we have no excuses not to look out for ourselves. You cannot say that nobody told you.

The ease of access to communication channels has indirectly allowed the dramatic increase in the number of false news web sites designed to sway public opinion. Recently they have been used to influence public perception in issues such as the elections in the United States, fracking, climate change, terrorism, migrants and refugees. What you see on your Facebook timeline is determined by secret algorithms known only to the Facebook developers.

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Facebook ran an experiment where different groups of users were shown posts consistently happier or sadder than the average. The posts written by the users were deemed to follow the mood of the received posts, showing that Facebook has the power to change your mood. Posts that you see will in general be aligned with your way of thinking, leading to an echo-chamber effect, where you only hear what you want to hear, splitting communities into isolated groups. It is your duty to check your facts and sources before rebroadcasting them. Use websites like snopes.com for an alternative perspective to a given news article. Use your own eyes and check social media video timestamps for consistency. Remember that facts remain the same as time goes by and that it is right to be suspicious of people whose stories change with the weather.

There are only four broad ways to create wealth: mining, farming, manufacturing and creativity. Service industries are necessary make sure that these four sectors run efficiently and to ensure the wellbeing of people. Financial services do not generate wealth.

The education systems in many Western nations are not fit for purpose, if their aim is to maximise the potential of all those who pass through them. Many school systems around the globe are designed to produce a workforce that is compliant and ready to conform to a 19th century factory type environment. Creativity is stifled and students are required to fit into the system rather than the system being

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flexible enough to develop the student. How do current school systems recognise and nurture the potential of a child that has a natural ability to care for plants, animals or people, for example?

The University system has lost its way and is now a self-serving business cartel. The government has actively pursued a policy of increasing university student numbers. Is this in order to artificially suppress unemployment figures? Universities have increased tuition fees in order to become profitable businesses. Students are compelled to take on loans to pay for their tuition, ensuring that they will be locked into a debt slave economy. Employers can demand high levels of qualifications from job applicants and the qualifications can only be obtained via the University awarding bodies. The quality of education and validity of the qualifications are regulated by The Office of Qualifications and Examinations Regulation (Ofqual) and the Quality Assurance Agency for Higher Education (QAA), staffed by members with strong university ties. With the advent of nearly free online courses in almost every subject, the university business model is broken.

The way it works at the moment:

Take Exam > Get Certificate > Enter Academia > Set Exam

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Between 2000 and 2012 the proportion of graduates in the UK population rose from 23% to 38%. Over the same time, graduate unemployment doubled from 10% to 20% according to the UK Office for National Statistics. Having a degree does not guarantee having a job. Modern employers will increasingly judge you on your actions, not on your exam results.

In the 19th century mechanisation in farming reduced the need for labour in the fields. The industrial revolution reduced the need for home based craftspeople. In the 20th century robotics and advanced manufacturing machinery has reduced the need for factory workers. In the 21st century, advances in computing and artificial intelligence will reduce the need for white collar workers. We have to be ready to adapt to this imminent disruptive technology.

In general, professional workers are being commoditised: teachers are replaced with classroom assistants, doctors are assigned patient session number quotas, policemen are replaced by community support officers, checkout staff are replaced with touchscreens.

Who are most at risk?

Replaceable: Bankers, travel agents, checkout staff, retail staff,

Who are least at risk?

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Irreplaceable: Carers, craftspeople, trades people, problem solvers, creatives, scientists, educators, sales people, marketers, drivers, traders, inspirational managers, artists, nurturers of plants, animals and people.

If you are ready for an exciting adventure ahead, take action and work through the rest of this book, completing section checklists as you master them.

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Review

Write down why you are in business

Write down the problem that you are solving

Write down your 1 year goal

Write down your 5 year goal

Happiness – Why Do You Get Up In The Morning?

I will be so happy when I pass my driving test! I will be so happy when I start my new job! I will be so happy when I get my new phone! We have been told so often that we can expect to be happy only when we accomplish a difficult task or finally get something that we have coveted. When you last had a really good meal, can you remember how long you stayed happy for? When you last saw a great film, how long did you keep that wow buzz? The old theory of happiness says that happiness follows success. We are coming to realise that this is not quite how it works for long lasting happiness and fulfilment. There is no strict definition of happiness because it is subjective. You are the best judge of how happy you are. A recurring theme is that happiness is connected with feelings of positive emotions.

Shawn Achor works with hundreds of the top US companies to boost productivity through improved workplace happiness. He sees sales people perform better, medical staff make fewer mistakes and sickness levels decrease after staff have gone through his workplace happiness programmes. What is the new happiness theory and how can we apply it? The new happiness theory says that we should start by being grateful for what we have in order to build a solid core of happiness. What you focus on expands, and as you begin to think about the best bits in your life, for example your good friends, your good health, your family, your home, your neighbourhood, your very existence, then

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your general level of happiness will improve. Then the magic happens! When you become happier, people around you will sense it. You will become more open to opportunities. And with more opportunities, as you grasp them success will follow, and you will become even happier! A truly virtuous cycle.

Shawn Achor's book, "The Happiness Advantage: The Seven Principles of Positive Psychology That Fuel Success and Performance at Work" contains practical suggestions that will boost your happiness and hence productivity.

From Shawn Achor's Book, The Happiness Advantage

You are smarter, more motivated, and thus more successful when you are happy. Success follows happiness, not the other way round. Even small boosts to your happiness have a significant effect on your productivity.

The Fulcrum and the Lever

Archimedes said, 'Give me a place to stand, and a lever long enough, and I will move the world'. As a lever acts as a force multiplier, so mind-set acts as an amplifier for your power to act.

The Tetris Effect

You are a creature of habit and the more you look for the negative, the more you miss out on the positive. You must train your brain to scan the world for the opportunities and ideas that allow your success rate to grow.

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Falling up

You must think of any failure as a learning experience and an opportunity for growth. This habit will set you up for the benefits that accompany a positive mind-set.

The Zorro Circle

To stop feeling overwhelmed you can take back control by limiting your focus to small, manageable goals. Reaching for the stars in one step is a recipe for failure.

The 20-Second Rule

Replace bad habits with good ones by minimizing barriers to change. Taking language from Chemistry, you must lower the activation energy for habits that you want to adopt, and raise it for habits that you want to avoid. Researchers have found that unlike your physical body, willpower weakens the more you use it.

Social Investment

Results of experiments showed that the characteristic that distinguished the happiest 10 percent from everybody else was the strength of their social relationships. The best leaders go out of their way to make employees feel cared for.

Most people get the idea of happiness wrong. What is happiness and how is our idea of happiness related to success?

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Why do you want to be successful and what does success mean to you? We all want to be successful, but does that mean having more possessions, more holidays, a bigger house, a flashy car? Do you crave respect, power, the ability to control other people and have influence over events? Do you want to help more people, do you want to make a difference, to leave a legacy, to contribute to society? Your definition of success will help you to set your goals, and revisiting your goals will maintain your motivation to take action, and obtain results.

Last Winter I was travelling by train to a conference down in Central London and had booked accommodation for the night before to make sure that I would be fully prepared for the early morning start. Rain began to pour down as I made my way in the dark from Paddington to the Traveller's Rest. Squinting through my fogged up glasses I could make out the hotel sign in the distance, fantastic! Stepping inside into the busy reception I was greeted by a friendly Australian man. "Have you booked?" "Yes!" "ID please." "Certainly!" "I am sorry you can't stay here." "Excuse me?" "This is specifically for young people, we have an age limit of forty. Sorry, but you're not alone, lots of people miss this detail in the small print on our website." "And this is a hard rule?" "Yes." "And there is nothing I can do to change that?" "No." "Ah." Take a deep breath in. Take a deep breath out. Remember your new happiness principles. No complaining. No anger. Breathe. Smile. "OK, can you help in any way?"

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“Certainly. There's another place around the corner, I'll see if they have space.” And they did!

Back into the rain again, but the new place is brighter, more open than the original, and breakfast included! Result! Happy me, happy staff, the theory works!

What do humans really need? At a fundamental level they need shelter, water, food and family to survive in the physical world. To prosper they need education, opportunity and a broader community. And to be happy? It seems to depend on our environment, but beneath the surface we can see common universal factors. We want to feel included and to be respected within our tribe. Buying baubles like cars and clothes, houses and jewellery create a veneer of success, making it easier for others to quickly recognise our material success. We are happiest when we give, contribute, and leave a legacy through good works.

Most of what you worry about never happens. Ask yourself what useful purpose worrying has? If you can influence what you are worrying about then make a decision, take action and accept the consequences. This will free up your mental capacity in order to be open to other positive outcomes. If something is out of your circle of influence then let it go! In the last few decades we have worried about the cold war, unstable nuclear empowered states, terrorism, climate change, oil prices and species extinctions. We have to be able to maintain a healthy awareness of the

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implications of these issues on our wellbeing whilst avoiding being sucked down into doom and despair.

There are many simple steps to take towards happiness. Boost your health and fitness by eating better food, moving more, drinking more water, sleeping better and developing your self-confidence. Meanwhile focus on what you can be grateful for, practise giving, practise receiving and smile more. Start with the physical, your posture and facial expressions. Turn good practices into good habits, and let the good habits build a fine character. Add items from the following list steadily to your list of daily rituals.

Drink a glass of tepid lemon water first thing in the morning

Do a short burst of physical activity

Sit down for 5 minutes silence in a calm setting

Recite your affirmations

Add some more fruit to your diet

Get up earlier

Stop complaining now. Catch yourself if you do!

Practise the power pose (discreetly) before any meetings

Power lead a conversation – start with a genuine compliment

Power lead an email – start with a genuine compliment

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Give someone a hand without expectation of reward

Accept a gift with genuine thanks

Spend some money on a new experience

Read a book

Reduce your news intake via radio, TV, newspapers and social media

Say yes to new opportunities that come your way

Avoid contact with people that drain your energy

Go for a nature walk

Write in you gratitude diary daily

Write in you small successes diary daily

In conclusion, happiness seems to come when you perceive that you are doing the best you can, at whatever you are doing, be it work or play.

Guest Perspective - Harriet Maame Kissiwaa

What is happiness?

Growing up being miserable, unhappy, feeling depressed was all part of the norm for me and that was back then my definition and reality of happiness. When you have lived a life where people expect nothing but failure, disappointment happiness becomes the version of life you can only imagine in movies. The harsh reality of life will not permit you to be happy. When you have experienced rejection, loss, abuse, disappointment, jealousy, sadness, low self-esteem, bullying, being called names ugly, worthless, witch, useless and far worse things your mind-set register that as your happiness.

Everyone's happiness will differ but today I celebrate my unhappiness growing up, as without the tears, depression, pain, rejection I will perhaps not be the great woman I am today.

You see the secret is happiness is a choice. We all have the power and ability to create our own happiness. Growing up I wish I knew happiness was just simply being grateful, being appreciative, living a life true to me, creating my own experiences in the mist of the trails, being hopeful and having faith in God. Happiness is trusting, forgiveness, is love and love endures all things.

Happiness just simply understands that we are all spirit beings having a human experience; and cherishing the

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moments knowing that nothing in this life is guaranteed or lasts forever. Happiness is spending everyday living, laughing and loving without no conditions or expectations from others.

Happiness is simply being and that what I wished I knew then growing up.

Life is like storybook; all we have been giving the opportunity to create your own happy ending.

So live the life you imagine today, don't wait.

Remember happiness is not based on material objects; it always leaves you feeling appreciative of life.

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Review

Write down what are you grateful for

Write down what 3 new happiness habits you will start today

Write down who you will thank today

Write down who you will seek help from today

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Personal Health – Look After Yourself

Your health is paramount. Tony knew he was dying of cancer aged only 39. How much do you think Tony would have paid to have just one more day with his young daughters? You have a story to tell, you have ideas to spread. You must be a thought leader, an inspiration to others, and to do that you need to have boundless energy and drive. You need to look after yourself first. As they say when you are flying, if there is a problem with cabin pressure, put your own oxygen mask on first before helping those around you.

I am not a medical doctor! I have a PhD in Physics and Electronic Devices and I know little about chronic medical conditions. In your business, you seek advice from experts with a proven track record. It is the same principle when you need help with your health and wellness, consult a genuine professional when necessary.

Why are so many people overweight and out of condition? Let us find out why with a simple experiment. Try this for fun when you next watch TV and you may find part of the answer. Instead of skipping through the break time ads, study them carefully. Look at adverts that are advertising unhealthy food and drink, that contain sugar, sweeteners and alcohol for example. Work out how many times you see similar adverts on all the different media, TV, cinema, magazines, newspapers, posters every day. Next compare that number with the number of adverts that you have seen

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that encourage a healthy lifestyle like being told to eat a piece of fruit, go for a walk or drink some water! See if you find a similar ratio to me of about 100:1 junk: healthy. Ouch!

Advertisers know that given enough repetition, we will succumb. It is all about the money, not your wellbeing.

The "low fat is good" message is a great example of big business and government disinformation. You always look out for healthy, low fat options when you are shopping, don't you? But do you do that because you have read through the best peer-reviewed learned journals or because you have seen hundreds of yoghurt adverts on TV? If you were a big corporation that sold food and knew that sugar was in some way addictive, wouldn't it be great if you could get the government to endorse it for you by promoting a low-fat diet on dubious or non-existent scientific evidence? Are all people reading this aware that low fat products actually have a very high sugar content to make them appetising? Then you could start to produce lower fat products with higher sugar content and market them as being more-healthy with government approval! What could possibly go wrong for the health of the nation's population?

There is a similar story for over the counter and prescription drugs. At the surgery doctors are bombarded with promotional offers and trinkets from pharmaceutical companies, pushing certain brands to the front of their thoughts. At the same time they are given less and less time to talk to each patient and the temptation to prescribe

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increases as the public are encouraged to demand an instant solution to their ailments. On TV and in the street, the general public are overwhelmed by adverts for drugs that promise relief from every symptom from cold and flu relief to back pain. In a similar way we all pay the hidden price with our health as antibiotic drug resistance makes us more likely to pick up an incurable infection in hospital. Recently in the United States a woman died after becoming infected by bacteria resistant to the 26 different antibiotics available in the US.

Around the world, more and more people are becoming dependent on anti-depressants. This is most clearly seen in the United States, where 30% of the adult population are long term users of prescription opiate based anti-depressants. Is it a coincidence that prescription drugs can be openly advertised on TV in America? Have you ever seen an advert telling you to go for a walk as a remedy for depression? Where is the money in that!

We can also worry too much about our health and fitness. Recent reports show that some company wellness programmes increase employee stress if they impose specific targets like number of steps walked in a day or hours spent at the gym. We have to avoid being hypochondriacs, rushing to our GP or a famous search engine at every ache or sniffle. We must set our fitness goals with care, choosing an appropriate fitness level, body tone, endurance and strength to suit what we want to use

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our body for. We need to recognise that we all have a natural fitness level determined by our genetics, early age nutrition, current lifestyle and mind-set. Some of us will find it harder to train for a marathon run than others, but we can all take a step in the right direction!

Those amongst us with mobility issues have a few more additional factors to contend with. For example, like office workers, you will not be using as much energy so you will not need as many calories to maintain a healthy weight. You may need to consult a specialist trainer who can help tailor exercises to keep your body and limbs toned up.

Why should we eat better food? Imagine yourself at an amazing banquet, with long tables covered with dishes from around the world. Exotic curries, roast joints of meat, pastries, fascinating shaped pasta, creamy desserts, colourful cheeses, fruits and vegetables. Imagine trying a little bit of all that you fancy, chatting with friends, washing your meal down with your favourite beverage. As the meal draws to a close, how do you feel? Are you slowing down a bit, are you ready to sink into an armchair and let your heavy eyelids drop? Does a short nap feel appealing? That is why we should eat better food! It takes energy and time to process a heavy meal so surprisingly eating more can give you less energy in the short term. If you run your own business then you need all the energy you can get.

How has it come about that the most easily available foods are not always the healthiest? After WWII the top priority

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was to ensure everybody had enough food. Advances in farming including mechanisation, use of industrially made fertilizers and plant breeding led to fantastic increases in crop yields. Better food preservation, storage and transportation techniques were developed. People became richer and valued their time more highly, leading to a growth in demand for convenience foods. Adding salt, sugar and preservatives made processed foods taste better, have a longer shelf life, made them easier to transport, and printed cardboard boxes made them easier to brand. Food had become an established industrial-scale business.

All diets work! Wait a minute, I meant no diets work. No, I was right the first time, all diets work! We know that because study after study shows that after short term weight loss, most people put weight back on at the end of a diet. Therefore the diet is largely irrelevant and it's something else again: we all need to be eating sensibly, to have a healthy diet, but that does not mean worrying about food and counting calories all day long. Take out the obvious poor choices like fizzy drinks (diet or not), alcohol, chips, crisps, white bread and salty snack foods. Add in more fresh fruit, fresh vegetables, water and a bit of exercise and see what happens. We all have different body types and genetic predispositions, and your fitness is largely determined by your state of mind. We are human and so keeping to healthy food for at least 80% of the time is still a success.

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When I decided to take control of my life and my business by getting a business coach, I knew I would have to raise my energy, work hard and play hard. After talking to a few wise friends I chose to adopt a Mediterranean based diet, starting the day with a pint of tepid lemon water and eating mainly low-processed meat, fish and poultry, plenty of colourful fruit and vegetables and cutting out those sugary, salty, greasy snacks that are so easy to get hold of. More recently I have tried juicing fresh fruit for some meals, but that is another story! Juicing benefits include no added salt, no added sugar, no refined fats, no artificial colours, no artificial flavourings, that's more like it! I do not count calories and have gone from 12 stone 3 pounds to 10 stone 9 pounds in about a year. I just discarded all my 34 inch waist trousers in favour of 32 inch!

Many people have some kind of joint or back pain. They say that it is because we sit on chairs for so much of the time now. Thousands of years ago we succeeded as a species by combining our big brains with long distance running ability and endurance to be top hunters. Food was scarce and we adapted by storing excess food as body fat. Few of us run many miles each day hunting game now, but our body genetic makeup hasn't had time to adjust yet. So take every opportunity to get out of that chair, take a stroll, a jog, a run around the block whenever you can.

Treat your body like a well-maintained machine. Listen to your body and if there is persistent pain then get it fixed by

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your body mechanic, your chiropractic expert or trainer. What if you have to live with certain medical issues? Can you still run a business well? Is it possible to be a great entrepreneur and be living with a medical condition? Certainly! Does the issue of not having sick pay when self-employed help to concentrate your mind in keeping in the best of health? Certainly!

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Review

Write down what has the worst impact on your health now

Write down how you can make this a bit better today

Write down what 3 new healthy habits you will start today

Write down what you will add in to your diet today

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Effective Communications – What Did He Say?

In our family life we use our skills of persuasion as, along with our business colleagues, staff and clients, we negotiate to meet the needs of all while maintaining harmony. Beyond that we have to persuade our bank to lend us money, our credit card company to give us finance and our landlord to let us stay in their buildings. Effective communication is fundamental to our business life because it is the persuasive tool that closes the sale. In sales, as with any other interaction, it is much better to persuade than to coerce or force others to do as we want. When we show respect for others it is less likely to provoke resistance and resentment.

We depend on others for almost everything we need to exist, and others depend on us. We are mutually dependent and deeply interconnected with other people and the world we live on.

Imagine living your life without interacting with other people. We would not survive for long. We buy from people, we sell to people, we get our very food from people. Even online we are interacting one to one with individuals. We depend on others for the goods, services and infrastructure we need, to say nothing of companionship and emotional bonds. All of life is about communicating with people and life runs smoothly when we communicate effectively and work well with others. This is obvious but easier said than done.

We communicate with others to build, negotiate and maintain our social infrastructure. Effective communication makes us effective individuals within that system

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We are a social species and forming groups, tribes and societies is hard wired into our fundamental nature.

Back in the distant past when our ancestors roamed the African plains as hunter gatherers, a loner didn't stand much of a chance against the cold, the big cats, and the little bugs. Humans formed groups for defence, food and shelter, protection of the young and old. Our very survival depended on rapport and trust within the tribe. The concept of insiders and outsiders remains and still moulds our behaviour today. We are all members of many groups, often without really thinking about it. Our family group, nationality, social class, friendship, political loyalties and job define us. Loss of the approval of the group threatens our existence at a psychological level. This can hold us back when such fear prevents people from making changes to achieve their potential

For successful sales it is essential to establish good relationships with your clients, customers and business associates. We want to ensure that they will return and pass on a positive report to others who can also benefit from what we have to offer.

Finding a common ground or shared experience with is an important part of forming a business relationship. Establishing a rapport with people as individuals gives you a connection with them.

People have to feel that they can trust you to deliver the benefits you promise. You must be able to put your message over clearly and convincingly. Demonstrating a good understanding of your service or product gives you credibility. The client will feel valued and respected and they will value you and your service in return.

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People hate being sold to, pushy selling is off-putting. Forcing a transaction makes people feel exploited, demeaned and threatened. A deal in which both sides feel they have benefitted from and have had a need met is far more pleasant.

Stories have a richness not found in bare facts, we respond at a deeper emotional level because they engage our imagination. They provide an emotional complement to our intellectual understanding. We can relate stories to our own personal experience. In advertising when a story is told around a product, people can easily relate that story to their own needs, desires and aspirations.

Stories play a big role in creating a shared culture and reinforce social bonding.

We use speech as the principle vehicle of communication, and we have to develop the ability to speak to others in terms they can relate to, using language which is meaningful to them. If our client doesn't understand what we are talking about and can't relate to us we will not build a good relationship with them. Clear communication promotes understanding, understanding promotes trust and builds connections.

Clarity is better when we are honest, truthful and authentic in our dealings. If we are not confident in what we are saying or concealing falsehood, the client will not feel they can trust us or what we are offering.

Our senses (visual, auditory, kinaesthetic, gustatory) are the brain's means of receiving information from our bodies and our surroundings. To put it simply, the brain interprets information from the senses and prompts our reactions and

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responses. Our emotional state also influences how we perceive an event. Ensure your sales meeting happens in a conducive atmosphere.

We use not only verbal communication but non-verbal signals too. Posture, gesture, and tone of voice give a lot of information about us and other people pick up these cues largely unconsciously. Do they accord with what you're saying? What is your body language telling others?

We like to think of ourselves as rational beings, but we construct a personal view of the world based on a variety of stories and conditionings from our upbringing. Our family background, peers, religious influences, media, political and social conventions define our beliefs. We act on these stories as if they are the Truth, the way things are, should be, have been and will always be. We are not conscious of just how much our reactions are determined by our beliefs.

These beliefs form the bedrock of our behaviour. They give us a sense of security in our interactions with people. Challenges to our beliefs create self-doubt and are, on an instinctual level, a threat to our existence. In extremes, we will defend our views and beliefs to the death.

Does my bum look big in this? We tell small lies for many reasons, to protect ourselves from truths which would paint us in an unfavourable light. We tell small lies to protect others from harsh truths which may hurt them. Small lies save time if the truth would require a long explanation. We want to tell people what they want to hear to build rapport. We may want to embellish or conceal, to mask a lack of knowledge and understanding. We also lie to ourselves to be able to justify our bad habits. We find it hard to tell when

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our little white lies are in reality not so small, but patches over larger issues.

Bigger lies are told out of greed, the desire to dominate and to mislead whether it be in the political, financial or religious arena. We lie deliberately to avoid the consequences of our unethical actions. We can all think of examples of people who have gained massive wealth and power through lying, spreading 'fake news' and 'alternative facts', who sow doubt, discord and confusion everywhere for personal gain.

Where lies take hold, communication, and therefore civilisation, breaks down. There can be no solid relationship, community or culture built upon falsehood.

Respected public figures and great leaders are highly skilled communicators. Barack Obama, Desmond Tutu, the Dalai Lama, great actors, authors, poets, artists, all create powerful oratory, transforming beliefs. The best films, TV, and book writers are all brilliant story tellers with powerful messages. They broadcast their messages so effectively that millions are attracted by and follow them.

Humans feel a need of security, contribution, belonging, and to leave a legacy. Some call them human addictions. A good, compelling communication is authentic, meets a need or provides answers. Good communication is appropriate, timely and comprehensible. It enriches lives and contributes to the well-being of individuals and society. An effective communicator respects and values others, genuinely caring about them. Their words are clear and credible and their action accord with their words.

In the Zen tradition it is said that one cannot fit more tea into a cup if it's already full. When we think we know something

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it makes it difficult to accept new information and learning that changes or contradicts our fixed ideas and beliefs. This stunts our growth and development. If we also lack empathy or imagination we are prone to using our knowledge of the facts as we see them to ignore the need to treat others well. To be successful in our business, sales and personal interactions we must remember to always be humble enough to learn as well as skilled in our communications with everyone we meet. We need to remember what it is like not to know.

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Review

Write about the last time somebody didn't understand you

Write down how you lost out because of the failure to communicate

Write down 3 things that are so obvious that you think everybody must know them

Self-Development – What Do You Want?

Business is about managing people, resources and systems, but before you start on business development, you have to work on self-development. Any personal weaknesses tend to be amplified when you come to running a business. If you find it hard to make decisions in your personal life then you will find it extremely difficult to make decisions in your business.

Fear is the most damaging emotion because it can creep up on you from many directions at once. You are afraid of failure, because of its effect on your self-confidence and on the respect of your peers. You are afraid of success, because of the person you might change into. You are afraid of change, so you keep your head down and work hard in the known discomfort of routine work. As you begin self-development you learn how to confront fear, analyse it, divide it into little pieces and deal with it. You learn that fear has its place, keeping you on your toes, sharp, and aware of changes and opportunities in your environment. After all, fear is only there to protect you. At the same time you refuse to be overwhelmed by worry, and to waste time thinking about things that will probably never happen.

You may have seen Tony Robbins lead people in a fire-walk at one of his events. Breakthrough activities like this are voluntary actions where a sudden, dramatic, and important discovery occurs in your self-development. They play an important part in dealing with fear. These exercises are

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carefully framed to heighten your anxiety. During the build-up, the risks and dangers are emphasised or exaggerated for effect. Tension builds and the atmosphere amongst the participants is electric. Who will be persuaded to go first? Trust your team, the organisers. It finally comes to your turn as your stomach tightens and suddenly, it's done. Congratulations all round from your team and you are elated. Now hold onto to that feeling and remember it whenever you have to do something that feels at first glance to be impossible.

As a hard-core scientist I did a lot of research on fire-walking and flesh piercing well before participating myself. Even though I knew the theory behind each activity and the low risks involved I can confirm that the emotions still run very high. In the case of glass-walking, overthinking the process increases the risk of minor injury. The first time I walked over broken glass I didn't listen to my body, ignored the mild pain on my feet and received a pinprick as a result.

Anger is another negative emotion that can crop up when you are starting and running a business. As you become more self-aware and aware of others you will find it easier to let anger go because it serves no useful purpose. You will also recognise positive emotions and attitudes too such as commitment, confidence, and resilience and find that they feed back into your business achievements.

Small successes lead to growing self-confidence. First you learn, then you understand, then you take action and finally

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teach others. When other people accept the wisdom of your advice your self-esteem and confidence grows. At a certain point the momentum of combined small successes increases and you will enter "the zone" and become unstoppable! Remember this amazing feeling whenever your spirit flags.

Why do so many people stay in a job that they barely tolerate or even hate to be doing? Why do you put off going to the dentist even when you have had a nagging toothache for weeks? Why do most people hate cold calling? Perhaps it's because you feel the fear of the unknown experience in the future more than the certain discomfort in the present. It is hard to escape from the comfort zone trap. Self-development helps you climb out of the comfort zone rut. It reminds you that others have done it before and so can you. You learn that you grow as you stretch yourself. They say in body building that it is at the last of the twenty reps when the new muscle is laid down.

Self-development opens your eyes to the possibilities of greatness and success. It makes you look at where you are, where you want to be and why you want to get there, then it shows you how to get there. Becoming an expert is part of the journey because you need to stand out from the crowd. You must become known as the person who solves problems. Your status in the community will rise, and you will be respected as you are seen to genuinely add value.

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It is hard to travel the self-development journey by yourself but you must remember that you are not alone. Many people out there are like you, ready, willing and able to join you on the way. You just have to find them, and the quickest way to do that is to speak to more people. For naturally shy people, even this can be quite daunting, but here is a tip for starting a conversation - ask questions. Find out all about people that you meet, find out what they need. Everybody has a unique story and everybody's favourite word is their own name and most people like talking about themselves. Listen, and gently steer the conversation towards a positive tone with carefully crafted questions.

A good attitude and self-development go hand in hand. You have to have a good attitude to even consider self-development, and when you start working on yourself your attitude and mood improve. Your open mind will make you receptive to new ideas and you will naturally attract the right people to talk to, do business with, and become friends with. You will become happier as you see, appreciate and focus on the good that surrounds us, from a door held open for us to a phone call from a friend.

Have you noticed the tremendous number of rags to riches stories of the top motivational speakers? Have you noticed the common theme of great hardship and loss followed by great effort and success? A low point of extreme poverty, exclusion as a child, or a traumatic accident can cause a complete change of mind-set. You will work hardest when

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the why is strongest, when you remember your goals and purpose. When you are genuinely hungry for success and prepared to do whatever good it takes to get there, that is when the magic happens.

I was thrown out of Sunday school when I was little. My mother was a Unitarian and my father was a Baptist and before secondary school age I was sent to a local Baptist Sunday school. Perhaps it was the austere setting, the dogma and the refusal of the teachers to cater for an enquiring mind that set me on my path as a hard-core scientist, demanding experimental evidence before accepting any new idea. Self-development and the fantastic people that I have met have helped me lower my barriers to discussing spirituality, something I had not even considered before.

I have only just begun to concede that there are some things that are outside the realm of complete scientific explanation, like consciousness. Science may be able to describe the separate chemical reactions and processes underlying brain function but cannot tell what you are thinking. I suspect that due to the unimaginable complexity of the brain it is fundamentally impossible to predict its behaviour. Imagine that an exact copy of you was made, down to the exact position and motion of every atom at a certain point in time. From the instant that duplication happened, the two copies would cease to be identical

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because of the random behaviour of particles at a microscopic level.

Use your story to inspire people that you meet by sharing areas of common ground, similar obstacles that you have met and overcome. Show how your beliefs have moulded your character and how self-development draws out your strengths.

Do you remember the last time it was pouring with rain, you hadn't had a good night's sleep and you had to do some stuff that you really didn't want to do? Did it feel hard to get moving, as if your head was wrapped in cotton wool and you had lead boots on? On your self-development journey you will learn to switch mood in an instant, to change your mental state. You will do this by controlling your physiology, standing up straight in a powerful stance, feet apart, head up but chin down, confident and unstoppable.

They say we are just a bundle of habits and that 90% of the day we act on autopilot. When you take control and develop good habits imagine how powerful you will become, think of what you will be able to achieve. Habits are strengthened through repetition, and often you have to get rid of old bad habits before you can lay down new ones. Watch yourself over the course of a day and observe the good habits and the bad. For example, catch yourself when you spend too much time on Facebook – a bad habit. Congratulate yourself on successful habits like taking action by making that phone call to a client. Dig deep and find where the

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habits that are holding you back came from and stop doing them. Consuming social media too much, watching and listening to the news, and complaining are often top of the list. Listening to the news is a bad habit because is mainly negative and brings your mood down. Media outlets deliberately favour bad news over good because it holds your attention more strongly. Your brain is hard-wired to be alert to bad news because deep down it is just there to protect you.

An affirmation is a declaration of intention. Most of the top motivational speakers and personal coaches recommend saying affirmations out loud at the start of every day to condition your mind for success. State what you want to become confidently and in the present tense, as if you were already that person. Write your own affirmations based on your aspirations. If you want to be more self-confident then the affirmation is “I am a self-confident person ready to add value and be kind”. The brain cannot tell the difference between a real and an imagined event so this will get you into the habit of success. Do it now. You have a millionaire mind. You are a people person. Repeat with authenticity!

Guest Perspective: Reiss Hinds

I started my personal development journey, in mid 2014 when my dad gave me the book Rich Dad Poor Dad during my first year of university and at first, I was really against reading the book. I didn't exactly like change and I wasn't much of a reader. But as soon as I picked up the book, I couldn't put it down, it was as if everything that I had thought I knew about wealth and about what 'Rich' people do with their money was completely wrong.

The largest Take-away I received from that book was that I needed a mentor, someone who had achieved the goals I had wanted at the age that I had chosen for it to happen. After several courses, Googling and talking to friends I found a mentored called Eric Ho. I began to see first-hand how someone who is financially free, spiritually minded and content with themselves lived their life.

In recent times, I have truly realised that personal Development is far greater than just Wealth creation. Personal Development encompasses all aspects of your life and everyone goes across this journey at their own speed. This level of growth and understanding to the world around you is your journey. You shouldn't compare where you are in your life to others because you will always feel unfulfilled and as if you are not progressing, when you really are.

The greatest piece of advice or guidance I could to anyone starting their own journey is to START. So many people get caught up in the perfect way that they wish their story would

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be instead of beginning on a path and learning from their failures, mistakes and hurdles. When you get into a place where you feel like you have found a thing you would like to dedicate some time to and learn about, reverse engineer your goals. Figure out the person you want to be in two, five and ten years' time and find the people who will help and get there.

Before you go and invest in a mentor, Invest in yourself first. Believe in yourself and your dream because if you don't believe that you're going to become the person you want to be in five year because if you don't, no-one else will.

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Review

Write down your greatest strength

Describe the last time that you were unstoppable

Write down how you will make an impact

Write down what success means to you

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Time Management – Life Is Short

We all have the same 24 hours in a day so as Rob Moore says, “it isn't time management, it's life management”. Instead of trying to balance work and leisure, make money doing what you like doing. As you begin to make more money, you will feel that you have more time because greater productivity increases your feeling of self-worth and improves your mood. This is true whether you are in a job or run your own business, but remember that if you have a job, your work is earning money for somebody else. Whatever the hourly rate, you are putting a limit on your maximum income.

The techniques for maximising your effectiveness are well understood, and have been known at least back to the 1920s, when the importance of personal development entered the popular consciousness. The exponential growth in sales of self-help books started then, and the self-help section of your bookshop is one of the biggest sections. Even before reading this book you knew many time saving tips and tricks, but do you do them?

Procrastination is the biggest productivity killer because nothing gets done while you are waiting. Remember when you last put a job off, did you feel the momentum draining away? Did feelings of guilt creep in and chip away at your feelings of self-worth? Take action. Put pen to paper, grasp that nettle, take the first step and start moving. Like a rocket

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leaving the launch pad, you need the greatest power to get going right at the start.

Are you an early bird or a night owl? It is important to know your own body rhythm to get the most out of yourself. Keep a journal for a week noting at hourly intervals when you are the most productive. Programme creative and high intellectual load tasks like long term planning, marketing content writing and working on your business into those time slots. Many rich people are in the habit of getting up early because that is when there are less distractions, the mind is fresh and uncluttered and you are less likely to be interrupted by a phone call.

Why should you avoid pastimes? Because they do exactly what they say they do - pass -time, wasting your most valuable resource. Pastimes often masquerade as education for example watching TV or as useful jobs like tidying up. Beware, are they taking you towards or away from your goals? You do need to have down time though to relax, make sure you are completely switched off from business thoughts at those times.

Drop the pastimes but have fun. Live life to the full to satisfy your need for variety and mental stimulation. If you get mental stimulation from your pastime it is a hobby. To experience real joy is part of looking after yourself. You will maintain your high energy level and continue to inspire those around you. Question everything that you do and always be all-in, that is be 100% in the moment. Be in the

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present whether it is meditation, excitement, conversation or deep thought.

Beware of bargains! Ensure that you add in all the hidden costs when you pop into a shop for some low-cost items, take into account travel time to and from the shop, time to find a parking space, time to find and choose that discounted item and finally waiting in a queue to pay for it. One common suggestion is to set yourself an effective minimum hourly rate and delegate or outsource any task that has a return less than that amount. Timetabling face to face meetings becomes a real challenge as you have to balance the future benefits of dealing with a potential strategic partner with the hidden costs of travel and diversion from income generating tasks. Consider using Skype, email and local suppliers to cut down on your travel time costs.

Do you have a to-do list? They can be a good first step in formalising your workload but how do you use them to greatest effect? Stop at 9. Write down the top most important jobs that you have to do but stop at 9 so that you don't suffer from overwhelm. 9 is still in single figures, and you can fit in 1 important job, 3 medium importance tasks and 5 smaller things that should be easy. You become overwhelmed when you begin to believe that you will never manage to finish all the tasks that you know you have to do, so keep that list short. Tick them off so that you can celebrate small successes and give yourself small rewards

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like a cup of coffee (or healthy alternative). Use these written lists to record your progress.

Do that single most important task first because after that everything will seem easier. Putting off a difficult job often lets it slip and slip until you run out of time and it finally drops onto tomorrow's list. Next day, the same thing happens. Remember the Pareto principle that says that 80% of your progress comes from 20% of your work, so do that important 20% first to get the earliest return on investment.

David Allen, in his book *Getting Things Done*, has a great way of pre-filtering the to-do list - the 4D method:

Do, Defer, Delegate, Delete!

Do it if it will take less than 2 minutes

Defer it to your calendar if only you can do it and it will take longer than a few minutes

Delegate it if you can think of somebody else can do it

Delete it if really doesn't matter to you

Only do what only you can do because you must focus on the highest value tasks.

Build in some slack time into your schedule so that you can remain unfazed by emergencies that will inevitably occur. If

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those emergencies and urgent requests do not materialise then you have just reduced your stress levels by gaining five minutes of peace to reflect on the day.

Block out 2 hour slots daily in your diary for undisturbed deep thought. Make yourself unavailable so that you can compose your thoughts and work on your business. It takes more than ten minutes to get fully back on a higher level task after an interruption, and it is these tasks that really add value to your business.

Choose your creative thinking working environment carefully, recalling Maslow's hierarchy of needs. You will settle down quickly where it is warm, light, quiet and comfortable. To use your time most effectively it has to be physically close to your normal workplace and readily available. For practical reasons your thinking zone should be inexpensive and have wi-fi access. Completely disconnecting from your business for a period of time during a weekend away or holiday boosts your creativity and productivity on your return.

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Review

Clear your working space

Write down your To-Do list

Label each with Do, Delete, Defer or Delegate

Timetable 3 two-hour slots this week to work on your business

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Money Management – Don't Waste It

Money is the root of all evil. Money doesn't grow on trees. Money often costs too much. Do these sayings resonate with you and are they helpful when it comes to investing in yourself and your business? Do you associate any discussion of money with hard times, going without or being unhappy? Do you think bad thoughts when you see somebody driving a shiny new sports car? Are you suspicious of all rich people? You have to develop a new positive set of beliefs about wealth and rich people in order to become wealthy yourself.

Money is just a tool, a simple convenient way to help the exchange of value. You know the system of barter, swapping goods and services, trading something you have too much of for something you need, and realise that it can become impractical when you are dealing with more abstract goods like creative works. It is so much more convenient to have a universally accepted, portable, transferable token of value system than to be carrying around boxes of apples or crates of chickens.

T Harv Eker suggests that people tend to a state of wealth set by an internal money thermostat set by beliefs instilled in them from birth. For some of you that may be £100 per month, some £1000 per month, and for some of you £10,000 per month is still not enough. Your wealth thermostat matches your self-confidence and feelings of self-worth.

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Displace those useless old beliefs by repeating your positive wealth affirmations regularly and frequently. They are best said first thing in the morning and last thing at night. You can speed up learning by associating new information with all your different senses: sight, hearing, touch, smell and taste. Disrupt your visual-audio-kinaesthetic learning by saying your affirmations whilst squeezing your own earlobes, standing on one leg or changing your physiology in another unusual way.

Doesn't it feel good to give? Recall the look on your mother's face when you gave her some flowers for no reason. Remember that brief warm glow inside when you gave your seat to the stressed mum on the bus. Practise giving money, time, thanks, love without expectation and feel your smile grow.

Remember to say yes please! For every giver there has to be a receiver. Allow other people to feel good by being ready to accept their gifts. Receive their help, their compliment, a cup of coffee or a cake with good grace. Be ready to accept the gifts that life offers you. Soon you will be in the habit of seeing opportunities everywhere.

Is there a business making money selling water? Is there a business out there selling toilet paper? Is there a business out there selling left-handed scissors? There is money to be made everywhere. People work hard to get money and are itching to spend it again when they see good value. Add value and be kind in business and the money will follow. Do

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not worry too much about money and resources. Investors need entrepreneurs like you to invest in. They are desperate to gain a good return and they won't get it from a high street bank with current interest rates at an all-time low. You are doing them a favour by offering an opportunity for growth. You are in control because you have the commodity that investors are looking for.

Some people confuse spending with investing but it is easy to see the difference when you think about a business. Spending is when the boss buys a fancy new mahogany desk to boost his ego and investing is when the shop floor manager buys a new machine to increase her production line productivity. One of these just gives a cosmetic benefit and the other has a real impact on profitability, and the bottom line.

It is important to note the difference between assets and consumables. Assets in the business are things that hold their value or depreciate slowly, like furniture, stock, computers, printers and equipment. Consumables are things that have to be replenished regularly, like stationery, printer toner. You may also include website hosting, telephone rental, broadband supply and cloud services like online accounting and customer relationship management systems. The overall message here is that there is a difference between setup costs (assets) and running costs (consumables).

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Somebody asked Warren Buffett, one of the richest men on the planet, where to invest their money. He told them to invest in themselves first, to become educated in investment before entering the stock markets to reduce risk and maximise gains.

“An investment in knowledge pays the best interest.”
Benjamin Franklin

How does leveraging increase the effective rate of return on your cash investment? If you deposit money in a bank or building society, you expect a very safe, but low, interest rate. Current interest rates are at an all-time low so more and more people are seeking alternative low risk investments. In the olden days the investment model was to purchase outright some kind of asset for example a building and then receive income like rent. The effective rate of return is just annual income after expenses divided by the cost of the asset, and should be greater from the investment than that from a bank because the risk is higher. Modern investment vehicles aim to leverage the power of your cash and focus on dynamic cash flow rather than lump sum payments. For example, you may now wish to use your lump sum as the deposit on a property, allowing you to purchase a more expensive building with a significantly higher rental income. The rate of return is now calculated from the net cash flow, income minus expenses including

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mortgage payments. This topic is not within the scope of this book which is more about product/service business rather than investment business.

You should only do what only you can do. You are the expert, the leader, the driving force in your business. It is most efficient for you to concentrate on working on the business and not in it. Compare your effective hourly income rate when you are closing a sale to when you are doing some clerical work. Outsource when you can, become a manager and effectively increase the number of productive hours in a day. Remember that the key to outsourcing is quality control. Choose the right person for the job and check everything.

Traditional economic theory was based on the idea of simple profit. Take any resource, process it to increase its value and then sell it on at a profit. Profit was easily calculated from the difference between final selling price and initial production, distribution and marketing costs. The economic mantra has always been to aim for sustainable growth, but can you have sustainable growth on a finite planet? And therein lies the problem! Economists have forgotten to include the hidden costs of damage to the environment and the increasing scarcity of resources. There is an increasing awareness of this issue around the world and you must be quick to factor in the implications for your business. Recently there has been a recognition of this

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issue leading to a rise in the number of green economies and green opportunities worldwide.

Be aware of the national and global economic outlook but do not dwell on it. Almost all the wealth that we see around us, the buildings, the roads, the vehicles, consumer durables and agriculture can be traced back to the return on investment in fossil fuels, mainly oil. Briefly, everything we see from bricks to computers to cars needed energy to produce. Historically we saw energy return on energy invested ratios of more than 20:1 for fossil fuels. Excess energy available creates wealth. As we have to work harder to get that next ton of coal, that next barrel of oil, so the EROEI (Energy Return on Energy Invested) decreases and so does the rate of wealth creation. The world passed the peak in easy oil production in 2006 and it's downhill all the way from there, subject to minor blips due to fracking for example. Fracking has huge long-term costs due to damage of road and bridge infrastructure, environment issues, contamination of water supplies and health issues. These costs massively outweigh the short-term gains for the local economy and tax windfall benefits for the government and have not been fully accounted for. World average wealth per person will now continue to decrease inexorably. Businesses will prosper in the future by helping people be happier in a more sustainable manner.

Money management is key to business success. Profitable cash flow is king. As soon as you have the positive, healthy

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beliefs and feelings about money in mind, put a robust money handling system in place. T Harv Eker suggests basing your business money system and personal money handling system on the money jars principles. He states that the most important part of money managing is separating your income into different accounts for specific purposes. Divide your expenditures into six categories with these proportions:

Living expenses 55% (Bills, rent, mortgage)

Saving to spend 10% (Fridge, TV, Boiler)

Financial freedom account 10% (Saving to never spend)

Education 10% (Courses, mentor, coach)

Play 10% (Cinema, holiday, concert)

Giving 5% (Volunteering, charity donation)

You can apply this principle in business:

Living expenses > wages, marketing, consumables

Giving > corporate social responsibility,

Education > continuing professional development

Saving to spend > contingencies

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Guest Perspective: Jeremy Heath

I strongly believe everyone in business needs to have a handle on money and finance, at least to some extent. I also see businesses with very simple needs spending far too much of elaborate accounting and reporting systems for no real benefit. It's worth remembering the reasons for such systems:

- To keep the tax man happy (or at least, less unhappy!)
- To give the business owner accurate and timely information on which to make decisions.

Anything else is a waste!

Cash(flow) is King

For some businesses, just checking the bank balance tells the owner nearly everything about how things are going. But for others, proper cash flow forecasting becomes invaluable, especially for businesses with high levels of seasonality, long order to delivery cycles or when large amounts of credit is either taken from suppliers or given to customers. It's a very sad fact that many solid, profitable, growing businesses fail due to cash flow issues. It's ironic that a large increase in orders, or a major new contract can be the thing that proves fatal without proper planning. But it needn't be the case; the appropriate measures can easily be put in

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place to put the business in the best financial position to benefit from growth.

The Cost of money

Whilst it's true that many people exchange time for money, the two aren't really related at all. Entrepreneurs know that money is made through innovation and providing value, and that it's both abundant and limitless. Time however, is finite insofar as our human lifespan is concerned. So it makes sense to leverage money to save time, and to think carefully about spending time to save money. There's a huge misconception that you need money to make money. Money that's lying unused offers little return, so the harder it's worked the better it will perform. So the principle of accessing finance is just to identify funds that aren't being used very hard and can be accessed cheaply, then using it harder and the difference is yours to keep! So banks profit from the difference in interest rates between what they pay to savers or the wholesale money market, and their own lending rates. And you can do the same. Entrepreneurs need to learn to think like a bank, accessing low cost finance directly from investors thereby cutting out the middle man.

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Review

Write down your 1 year financial goal

Write down your enormous financial goal

Make a charitable contribution

Write down how you will next invest in yourself

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Business Viability – Is There Money In It?

Making money is easy, and you can do it in three simple steps: Find what people want, find out how to get it for them, then give it to them. You are in business when you solve a single problem for somebody and they pay you for the solution that you provide. You get rich by scaling the business, solving that one problem for many people.

Reflect on your own skills and look to your competition to find your niche. Your niche market is linked to your most valuable skill and will form the basis of your personal branding. Examine your competition's strengths and work out how to improve on them. Look at their weaknesses and how to eliminate them. Beware of competing on price because somebody else can always undercut you with a cheaper product which may appear more attractive, even if it is of lower quality.

Ideas are worth nothing. You may have an idea that is a good solution to a problem, but if not many people have that problem then you can't base a viable business on it. Many businesses fail because they are built on a poor foundation of a single invention. Many inventors become upset when somebody else "steals their idea" but which often means that they have thought of a similar idea and taken it to market more swiftly.

For any product or service the logical sequence is, idea > check the market demand > develop the product > profit

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from selling the product > market feedback > improve the product > profit from selling more of the product > grow your business. Speed to market is key because you will be able to tell if you are on the right track before you spend all of your capital. I recommend putting your business model through a Lean Canvas style viability check as soon as possible. Choose one avatar (highly specific target prospect) and write down their problems, why you are special, your product features, routes to market, costs, revenue streams, metrics and why your business can't be copied easily. The avatar or highly specific target prospect is based on your ideal client, their gender, age, hobbies, pastimes, magazines they read, location and aspirations. Metrics are things that you can measure, like weekly sales. The Lean Canvas system is very fast way of checking your business viability and is based on filling in a chart with realistic best guesses of incomes and expenditures in the order shown.

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2 Problems	3 Solutions	4 Unique Value Proposition	9 Unfair Advantage	1 Customer Segments
	8 Key Metrics		5 Channels to market	
7 Cost Structure			6 Revenue Structure	

Adapted from Source: www.businessmodelgeneration.com

Selling is everything. You are in business when you have a robust sales-based cash flow. Early sales build confidence and increase passion in the business, leading to a virtuous circle.

The traditional business plan is dead. Too often writing a business plan is used as an excuse to procrastinate. In the time it takes to write a full-blown report including detailed market analysis, 5 year cash flow projections, and future costings, your competitor could have pre-sold a product, launched it and become known as the market leader. The ability to adapt rapidly in a fast-changing market is the greatest key to survival. Look to examples in history to show you what happens if you don't. Think of the decline in Kodak's fortunes accompanying the improvement in

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smartphone cameras. When was the last time that you saw a TV repair shop? Look at the story of my long established computer repair business Fix-My-PC.net, which has had to adapt as desktop computers and laptops have been replaced by tablets and smartphones. Stand-alone software has been replaced by cloud based services giving better stability. Computer hardware has become more reliable. The pace of computer chip speed improvement has declined, removing the temptation to upgrade your machine so frequently. This year's chip speed is similar to last year's one of a similar price so removing the need to upgrade.

There is so much choice nowadays. This is great news for the consumer but bad news for the supplier because it makes it very hard to be noticed. Your product must be remarkable, in order to stand out from the crowd. You must be genuinely adding value by solving a real problem for people but this is not enough for your business to grow rapidly. Your best sales people are your happiest customers. You need to provide such a fantastic service that they just cannot wait to tell their friends about you. This is the best marketing you can get, and it's free.

You can always be the best in the world, as long as you choose your world wisely. The more competitive the market in your field, the more you will have to shrink your world until you can dominate it. You are unique, and your story will resonate with somebody out there, making you remarkable. Target your customers in the marketing. You may not be the

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best in the country, but you are probably the best in your street, so define your world accordingly.

What makes your business valuable? As people say your personal net worth is your network, the same applies in business, it is your collection of strategic partners, reliable suppliers, motivated staff and loyal customers that generate intangible value in your business. Goodwill associated with your business is hard to measure but is often taken to add two years' turnover to the nominal value of your business.

Guest Perspective: Pennie Raven

Business Viability and Business Failure

Many businesses fail within the first few years, so it really is worth testing the viability of your business with diligent research and detailed analysis of both objective and subjective data. My advice is don't outsource this step as it is what develops your deep understanding of your target markets, customers, opportunities and risks. Instead, spend as much as you can afford on an expert to help you with this stage. Do not despair if you can't afford expert help, there's good quality free practical models, tools, tips and access to experts online.

Not so easy to access is an understanding of the importance of you. Looking after yourself and being mindful of your impact on your business is an understated and overlooked impact on your business success, often reduced to a side-line or passing comment.

Work out what matters most to your business and then put yourself at the top of the list. Small businesses are always at the mercy of their founders. If you are not viable then your business is likely to be no longer viable.

Successful entrepreneurs have a laser focus on delivering a vision with clearly articulated goals, they motivate themselves with rewards for achieving operational and financial objectives, and take good care of what matters most. Conversely, this is also in the DNA of failure.

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The essential energetic laser focus required for viable business success can blindside you and others. When setting business goals and objectives, sense check them often. The pace of change is fast and a successful business must keep up. Aligned goals and objectives are part of a successful business' armour. Invest time in lifting your head up to look around now and then, you will spot risk and mitigate accordingly.

Many a business has failed because the founder spent time and money on doing the wrong things right and the right things wrong. Flash cars, cool funky offices, gadgets and gizmos, rubbing shoulders... they are all the trappings of the perception of success. I'm sorry to tell you that if you are growing or fixing a business you should not be frivolous. Do not confuse these things as 'investment'. It's a lie your ego is telling you. Focus on growth and the cost of growth.

Look after yourself on purpose. You will be able to check the compass and adjust direction of travel. By measuring and monitoring performance, you will make better strategic, tactical and financial decisions for yourself and your business.

Take good care of you.

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Review

Write down your main product or service

Describe your avatar, your target customer in detail

Complete a Lean Canvas assessment on your business

Re-think your business model and “pivot” if you need to

Building Your Personal Brand – Who Are You?

You must have a powerful personal brand. As a small business owner, you are the business. People do business with you because they know, like and trust you. Confidence in you will increase as you are seen more often in your marketplace and as your sphere of influence expands. Your reputation precedes you.

Are you visible in the noisy marketplace? What makes you memorable at a busy networking event? Why would somebody remember what you do? Stories, clear personal ideals and purpose stick in the mind more easily than a list of facts. Build rapport by sharing your story and showing how you overcame barriers to get to your success.

Write a book: It will focus your mind and as you put pen to paper it will highlight any gaps in your understanding. You underestimate how much you know and the value of your experience. Calculate in your mind how much it would save you by avoiding all the mistakes that you have made and all the dead ends that you have travelled down in the past. Authors have authority: your book acts as a sales person and gives you instant credibility. As part of your marketing strategy it can be split up to form the basis of your blog posts and your lead magnet online. Don't expect or plan to get rich from selling your book, but instead use it as your business card. Incorporate a photograph on the cover to help people put a name to a face.

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Build your personal website and expand on your core values, goals and interests. Revealing your authentic self helps build rapport and may lead to unexpected networking opportunities. People are more comfortable dealing with people having a well-rounded character because they can often be suspicious of one-dimensional people.

To succeed you must be known as an expert in your field because sensible business owners want to deal with the best they can get. Take every opportunity to speak at events as a guest or at your own events. Making yourself known to the media as an expert leads to possibilities of free air time as you discuss current issues in layman's terms for the broadcaster's audience. Press, radio and TV editors are busy and always under intense time pressures to produce content. You will do very well to get into the editor's little black book of dependable technical sources. Ride the wave of PR from a national story by revealing a local connection.

Who do you like doing business with? If you like doing business with people with positive attitude, generous in nature, solution focussed and full of energy then become that person yourself. Like attracts like so people mirroring your attitude will naturally be attracted to you.

Show how you contribute to the community through talks to schools, work placements, apprenticeships, participating in local charity events, school fetes, workshops at local libraries, churches and community centres. Avoid being one

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of those obsessive people who can only talk about themselves, their business and their current problems.

Do you want to make the world a better place? Do you have better than average ideas on how to accomplish changes for the best? Then it is your duty to inspire others to join you on your journey. It is your duty to be a thought leader and open people's minds to an expanding vision of hopefulness and abundance. Show the benefits of wealth in spirit and community rather than in material goods. You are guiding the next generation towards a positive and sustainable way of living together on this small, solitary, planet.

Is there anybody quite like you? Has anybody travelled a mile in your shoes? Does anybody know all the barriers that you have overcome to get where you are now? Can anybody read your mind? No! You are unique and have a tale to tell. You have knowledge and experience that can help somebody else on their path to greater fulfilment, so create interest and build empathy by telling your story. Read autobiographies by your successful role models. Success leaves clues.

I was born in Dulwich Hospital and grew up in West Norwood, between Brixton and Crystal Palace in London. My parents were not well off but I am ever thankful that they sent me to Langbourne primary school, not the nearest, but the best state primary school in the area. I was always in trouble at school, constantly pushing boundaries, but I did well in the eleven plus examinations and I am so grateful

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again to my parents for encouraging me to go to Battersea Grammar School in Streatham. I can honestly say that this set the foundation of my academic success and my getting a place at Imperial College, London University to study Physics. I met fantastic like-minded people at Imperial who helped consolidate my questioning, analytical thoughts on how the world works. After gaining my first degree I went on to start a doctorate in semiconductor crystal growth in the Electronics and Electrical Engineering Department of Glasgow University, which had at the time one of the few molecular beam epitaxy, ultra-high vacuum machines in the UK.

Unfortunately, towards the end of my second year, an electrical fault in a clean-air hood led to a fire that destroyed the laboratory and my hopes of a PhD. At the same time my girlfriend's mother died in London. My prospects seemed to have hit rock bottom.

My PhD studies were sponsored by the GEC Hirst Research Laboratory in Wembley and things took a turn for the better when I was invited to do some crystal growth work there. Fortune favoured me again as the strong ties between GEC Hirst Research workers and Cambridge University led to an invitation to join Professor Michael Pepper at the prestigious Cavendish Laboratory. How could I say no! Twelve years of the most exciting research work followed, helping other PhD students and research staff in their cutting-edge studies of semiconductor physics at very

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low temperatures. I cannot thank the then Head of the Semiconductor Physics Group, Professor Michael Pepper enough for allowing me to submit my research to Anglia Polytechnic University as a PhD thesis.

My wife Lorraine was offered a post at Sheffield High School for Girls in 1994 and the rule in the family was that the person with the highest salary chooses where we live, so Sheffield it was. I undertook research work on semiconductor lasers at Sheffield University and ultra-hard coatings on tungsten carbide tooling at Sheffield Hallam University before working as a Science Teacher. I switched direction again to become an asbestos surveyor before changing to full time work in my computer business, Fix-My-PC.net.

In 2014 I met the motivational speaker and entrepreneur Eric Ho at a franchising seminar. I was blown away by his energy and vision and jumped at the opportunity to join him at several of his multi-day inspirational events in London. Since then my outlook has changed completely and in March 2016 Eric offered me the unbelievable opportunity to work with him to develop my business, travel the world and become a public speaker. That is where I am now, an internationally known, professional speaker, hosting my own events in Sheffield! What an amazing journey from Physicist to Firewalker.

If I can do it, you can do it. Become known in your personal network as the expert in your field. Attend and host events

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to improve the chances of meeting great people to work with. Make a broader audience aware that you exist and build connections between networks.

Take a look at yourself in the mirror and ensure that you are presenting a picture that represents the real you. Work on your positive facial expressions, your posture and attire. Perception is reality. Maintain a consistent appearance across all media channels from website to Facebook to brochures to posters. Hire a professional photographer to catch you at your best. Make sure that photographs are flattering but still recognisable.

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Review

Get a professional portrait photo

Buy your personal domain name

Write down the chapter list for your next book

Put your next opportunity to speak in your diary

Building Your Business Brand – Would You Buy You?

Starbucks, McDonalds, Coca-Cola are immediately recognised brands. You cannot stop thinking about their logos with wavy green lines, golden arches and splashes of red and white as soon as these names are mentioned. That is the power of a business brand and it doesn't happen overnight. Coca-Cola has been promoting the brand for nearly 130 years. Some companies are even known just by a colour, think Orange telecoms, purple Cadburys chocolate, and yellow Shell Oil. Sometimes a shape is enough, like the stylised tick of Nike, three stripes of Adidas and the Apple silhouette. The simpler, the better and the more powerful as you dominate a market sector. Your logo and related images must be consistent across all media platforms, so make them clear at every size. Ensure that there is little or no text in your logo, imagine and test it shrunk to the size of a postage stamp held at arm's length. Can you take a small part of your logo and highlight it in the same way that British Airways used a corner of the Union Jack in their branding?

How do you make your brand image represent the ethos and core values of your business? Some colours have strong associations, like red for stop or danger. Green for go or for nature and the environment. Blue is supposed to initiate trust and reassurance in the customer's mind. Purple has long been associated with royalty and wealth because the original organic Tyrian dye extracted from predatory sea

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snails is so time consuming to produce. Your brand must be consistent and memorable.

Perform due diligence throughout your branding process. Check for existing text and image trademarks using ipo.gov.uk. Use Google images search and stock logo websites to help avoid using obsolete, tired and cliché designs. To avoid litigation do not steal intellectual property like photos from other businesses. Your logo forms part of the intellectual property owned by your business and has great value as your business grows. Obtaining a trademark is inexpensive and straightforward if you do the right preparation. Check for existing marks nationally and internationally and remember that the trademark text cannot be descriptive of your product or service. I cannot trademark the text "Fix My PC", because it describes the service that I provide and the product that is serviced.

A completely made up, meaningless name is easiest to trademark, like KitKat. Short names with hard consonants are the most powerful because they are easier to say, remember and convey confidence. Would you have greater trust in Captain Kirk of the Enterprise or Captain George? Check your name in different languages, Rolls Royce famously launched the Silver Mist model without realising that "mist" is slang for crap in the German language.

My brand logo is based on a purple elephant, and people often ask me how it came about. In 2000 when I set up the computer repair business Fix-My-PC.net, I decided to

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advertise in Yellow Pages. Back then, Yellow Pages was a weighty, well-respected volume and a widely used source of information about local suppliers. Yellow Pages offered to design my display advert and came up with a cartoon of an old guy hunched over a bunch of computer bits. Quite downbeat, fussy, old-fashioned and not really me. I decided to do it myself, because I had not yet fully grasped the concept of outsourcing, employing experts in their field to do specialist tasks, but that is another story. I read in an advertising book that people are naturally drawn to a picture of a face on a page, especially the eyes. Due to considerations of political correctness and inclusion, I knew that it would be less controversial to feature the face of an animal. Lions, tigers and wolves seemed too aggressive to use. I needed an animal that evoked ideas of trust, expertise and stability. An owl seemed like a good idea but is usually associated with schools, universities and academia. Elephants, however, hit the spot, bringing to mind friendliness, solidity, long memory and utility. The crazy eyed, purple elephant face was born, and if you look closely you can still see remnants of a stylised elephant profile in the Fix My Business logo.

In your market sector you must position yourself carefully to make it easy for your customers to differentiate you from your competitors. Look at your competitor's strengths and improve on them. Look at your competitor's weaknesses and take advantage of them. Does your competitor have a

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clear ethos and niche market? Use them to help provoke thinking about your own business.

There have been some famous brand failures that are useful to make you aware of potential pitfalls. In general it is all about trust, for example when Talktalk had a major security breach that led to the leaking of substantial amounts of customer information, people were more concerned about being misled about the extent of the leak than that the leak had taken place in the first place. Similarly, Gerald Ratner destroyed trust in the Ratner brand when he insulted his customer base by telling his company board of directors that the retail buyers were happy to buy crap.

If your personal or business brand becomes tarnished or comes under attack it is almost impossible to remove offending articles from the Internet. If false information is broadcast then it is most important to inform the major search engines like Google are because most people will reach relevant websites via a search engine. There are procedures in place to remove links to incorrect information in the search engine results but they are slow and complex. It is better and faster to produce your own highly SEO relevant good news web pages and wait for them to be indexed, swamping the bad news. There are businesses that will perform this service for you at a price.

Make sure that you present a consistent and positive personal and business brand across all the social media

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channels. Experts advise not to tweet or post when you are tired, stressed or under the influence because anything released onto the Wild Wild Web can never be fully deleted. Ensure that any employees or contractors that manage your social media accounts are fully aware of your values and that you have written guidelines in place that clearly set out rules and boundaries for acceptable social media content.

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Review

Write down all your Intellectual Property

Write down the Why? of your business

Write the next 3 business blog posts

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Sales – Are You Really In Business?

You have a great product or service, your friends and family have tried and liked it, but you are only really in business when there is a sustainable, profitable cash flow. That is why sales and selling are of paramount importance, if you aren't selling then you aren't in business.

The marketplace is very noisy, with customers bombarded with advertisements from every direction in the real world and online. We are overloaded with information from posters on buildings, billboards, bus shelters and vehicles, in-store Tannoy announcements, radio and TV adverts in the physical world and pop-ups and sponsored ads everywhere we look online. This presents a challenge to us as suppliers to provide proof that we can be trusted and to deliver good value. We can respond to this demand by providing free, useful, curated information, free trials, and robust guarantees for our services. Testimonials on our own websites and on independent trusted platforms build our social proof.

The role of marketing is solely to drive sales by finding the right prospects, then making an introduction to give the opportunity to pitch your offering. Building brand awareness in the marketplace cannot take the place of a one to one interaction with a specific potential customer to complete a sale.

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Your best marketing asset is a loyal, vocal, happy customer who actively refers you to their family, friends and acquaintances. You have the advantages of trust and social proof ready-made with an existing happy client and you can make referrals happen by making your product or service genuinely remarkable, as discussed by Seth Godin in his book, *The Purple Cow*. The problem is that this route to market is the least scalable and you do not have direct control over it.

The Sales Funnel is an established model that we use to quantify the sales process. At the wide entrance to the funnel we have unqualified leads who might need your product or service, but that we have not contacted. At the narrow output of the funnel, many steps later, we have people who have received and paid for our service.

The model of a funnel is used because the number of people drop away at each stage of the sales process. They drop out for many reasons. They may already have a preferred supplier, they may have received a recommendation for an alternative offering, they may not be ready to buy or they may not have the money to proceed to a sale at the present time.

In the physical world, direct selling by an experienced sales person to a correctly targeted prospect leads to the shortest sales funnel with the smallest number of steps in the process. In the online world, the aim is usually to automate as much of the process as possible, replacing a sales

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person with a series of online advertisements and offers. The shortest sales funnel journey will be for a low-ticket price item.

The more expensive the product, the larger the number of points of contact needed between awareness and sale because we have to build trust. This is because a prospect will consider it a wise use of their time to check out you and the competition before making a major commitment. It typically takes from 7 to 11 “touches” before a prospect is ready to buy a high-ticket item.

Radio and TV advertisements are very expensive, usually starting from many thousands of pounds, and are mainly used by established, national or international businesses seeking to remind the general public of their major brands. Local or regional businesses may use broadcast media ads for marketing high ticket items or for specific short term offers and events. More and more people are time shifting their TV viewing or moving to online services like Netflix enabling them to skip or reduce their TV ad viewing. It is hard to measure return on investment in broadcast media unless it is for a specific, time-limited offer.

Traditional printed media advertising in local and national newspapers, magazines and directories typically costs hundreds of pounds. This may be suited to a demographic that grew up with these media and are in the habit of reading material that comes in through the letterbox. I have

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found that the effectiveness of these media dropped significantly to almost nothing over the last six years.

Search engine optimisation rose in importance in the early 2000s as people moved from looking in printed directories like Yellow Pages to searching online for the products and services that they desired. We acquired about one third of new business through organic search engine results from 2000-2008, as we built a strong 50 page website with webpage names and content giving solutions for common desktop and laptop problems.

The SEO era was also the content marketing era 1.0, where publishing high quality information was key to building your list. The temptation previously was to provide 90% of the material required by a visitor to take action but to withhold the vital 10% until some kind of payment or commitment was made. Current thinking in content marketing 2.0 is that the best long-term results and the greatest trust is built when the full 100% of your expertise in a particular area is presented with no expected return or sign-up. Website visitors in the marketplace are becoming more list-building aware and tech savvy.

Pay per click advertising allows you to get website traffic instantly without the need to optimise your website for your target keywords or to wait for the search engines to index and rank your website. PPC advertising guarantees traffic to your website but does not guarantee conversion to a sale because it relies on you to provide a fantastic landing page

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user experience and a compelling offer. PPC advertising has increased in cost over time and so has given declining return on investment for many businesses.

Since about 2010 paid social media advertising particularly with Facebook ads has provided the best return on investment because of the unique ability of Facebook to track individual users and to identify and target highly specific demographics. The most highly effective online sales funnels are now based on targeted and retargeted Facebook list-building advertising campaigns.

Twitter has its place in the online marketing mix, but works best when you are interactive with your prospects. Most successful business owners find this too time consuming to do personally and employ a specialist social media supplier to monitor and respond to their Twitter feed. The chosen social media marketer has to be absolutely trustworthy, has to know your business inside out and has to be aligned with your core ethics and values.

When you are offering a service, the pricing structure can be based on a three level system DIY, DIWY, DIFY in order of increasing investment. That is, Do It Yourself, Do It With Me, and Do It For Me, with a transition between giving a simple guide at the lowest level of support all the way up to a fully managed bespoke provision at the highest level of service.

In the niche of a business blogging service, for example, the three product levels could be: A guide to blog contents,

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frequency and positioning (DIY); Blog content proof reading and review (DIWY); Regular blog post writing and publication on multiple channels based key words and phrases based on discussions with the client (DIFY).

The online marketing world is highly dynamic so it is essential to monitor upcoming channels like Instagram and Snapchat as they develop methods to monetise their networks.

As you grow your business you will find it beneficial to build strategic alliances with experts and trusted suppliers in related areas. This gives you the ability to build your list, appear larger as a business, receive referrals and referral rewards and expand your expertise.

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Guest Perspective: Jacky Vincent

'If they like you, and they believe you, and they trust you, and they have confidence in you...then they MAY buy from you.' Jeffrey Gitomer

The most successful sales people are actually the ones that make the customer believe that they have 'bought' the product or service, rather than having been 'sold' it.

Many business owners and entrepreneurs studied at college or university or took up an apprenticeship to perfect their skills or trade for careers from accountancy to plumbing, but very few have ever invested in training in the vital art of selling. This leaves what is arguably the most critical skill for any business, that of selling, to be learned through trial and error.

Most of us have grown up with the image of sales as the slightly shadier side of business, but without sales do we even have a business? We often fear having to pick up the telephone to even make an appointment, but why? Surely if you are really excited and proud of the product or service that you are offering then why would you not want as many people as possible to learn of hear about it?

The good news is it doesn't have to be this way. Selling can be an easy and elegant process for all concerned. In fact, a Harvard University study concluded that sales is a totally learnable skill and it is as simple as A, B, C.

A is for Attitude

'Attitude is the "little" thing that makes the big difference.'
Zig Ziglar

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You need to have the attitude that selling is the best thing in the world as you are helping somebody overcome a problem...moving them from a point of pain to pleasure. How great is that? And the best way of doing this is, is to sit down and have a chat to discover what that pain is.

B is for Belief

‘One person with a belief is equal to ninety-nine who have only interests.’ John Stuart Mill

You must believe that your product or service is the best thing out there and that your prospect is going to absolutely love it and want it. Remember if your product or service cannot move them from pain to pleasure then keep your integrity high and do not try to shoe horn them into a sale. Although you may not get the sale here, they may well recommend you to a friend that could benefit.

C is for Communication

‘We have two ears and one mouth so that we can listen twice as much as we speak.’ Epictetus

In order to gain trust one must make the customer feel that they are the most important person in the world to you and that you are really interested in helping them. The best way to do that, is to ask questions. If the customer would benefit from your product or service, and can afford it, but still does not buy from you, it is likely because you have not made them feel that you have truly understood their pain and how you can alleviate it.

Get these core principles right and you will never have to sell again as you will have raving fans doing it for you in the form of referrals and word of mouth.

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Review

Write down your next 3 prospects

Book appointments with these 3 prospects

Write down your next 3 strategic alliances

Book appointments with these 3 strategic alliances

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People – Building Your Tribe

People are beautiful, challenging, caring, complex, giving and needy. Your customers are people, your referrers are people, your suppliers are people and your employees are people so you have to understand people to succeed in life and business.

You must start by understanding yourself because you need to do that before you have a chance of understanding other people. You are most important because you are an action taker and have defined yourself as a trend setter, not a follower. You have ideas and ideals that are worth spreading and you want to contribute so you must look after yourself first.

As a leader you must lead by example to build trust and confidence. You must keep an open mind to avoid the traps of dogma and obsolete practices that hold you back. You must look to the future and be ready to adapt as situations change. You must broadcast your ideas and build your tribe in order to make an impact.

Most problems in business arise due to some kind of misunderstanding or breakdown in communication, so it is essential to establish clear rules and boundaries with all the people that you and your team interact with. In any project, for example, it must be clearly stated, understood and documented who is responsible for every individual task and when it must be completed by. In our computer repair

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business we have to ensure that our clients understand that it is their responsibility to know their own username and passwords, which software programs they use and to back up their data. It is our responsibility as suppliers to ensure that programs are installed correctly and that easy backup systems are in put place and that we give clear instructions on how to use them.

The most important part of communication is listening, and this is often the most difficult. When in conversation with somebody do you find your mind wandering, thinking about your next response to the latest statement rather than listening to what this person needs?

Practise mindful listening, focus hard on how you can help this individual. People can tell when you are really listening and at those times you will build the rapport essential for building trust. Improved rapport helps people to know, like and trust you and so to build your network of influence.

Everybody has needs and these needs are summarised in the works of Maslow, often represented as a triangle with physiological needs like shelter, food and warmth at the base, then security, love/belonging, self-esteem and finally self-actualisation or self-fulfilment at the apex. This model has broadly withstood the test of time and is often supplemented now by aspects such as contribution, legacy and spirituality.

Understanding these needs lets you appreciate why people don't like change, because it removes certainty and takes

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them out of their comfort zone. One of our greatest fears is the fear of the unknown. You can address a customer's needs to your advantage if you can express change in terms of growth, fulfilling their need for variety and helping them towards their goals and so to self-fulfilment.

In business, people run your systems and systems run your business so it essential to look after your employees. Improve your staff working environment by being flexible with working hours, holidays and breaks. Obtain the most ergonomic furniture and best work tools and equipment. Give soft rewards for your staff like compliments and thanks because they can be much more appreciated than hard rewards like cash or time off. Help your staff's professional development by offering continued work-related training courses online or off-site. Empower your staff by giving them more responsibility for running your business and by encouraging them to develop better working systems and new products and services. Show great leadership by letting go of day-to-day running of the business.

Always make sure that you are genuinely adding value for your customer because this will encourage loyalty and you are more likely in turn to become their preferred supplier. A good bond with your customer will start a good long-term relationship and a greater chance of a sustainable income stream.

Build trust with everybody that you come into contact with by keeping your word, keeping your appointments and

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keeping your counsel, giving your opinions most sparingly. If you have asked somebody to do something then you will build trust by letting them get on with it without assistance. Assistance can be interpreted as interference. Give praise when it is due.

If you maintain your integrity then you will become more resilient, because your core values will become apparent. People will understand that if an issue arises then you will work through it calmly, focussing on the solution and without assigning any blame. If unscrupulous competitors attempt to put you down, then it is you who will be trusted and believed. Your self-confidence will grow because you will look to the future with greater certainty.

Remember to treat everybody with respect, if only out of self-interest. Avoid the trap of needing to be right by trying to understand an issue from your detractor's point of view. Take care not to judge people on their looks or clothes because you never know who you might meet, and where they have just been! Demonstrate this effect to yourself by going to the shops in your gardening or workshop clothes and noting how you are served.

Guest Perspective: Aaron Tan

Why You Need to be a People Person in Business

In today's world, we constantly hear about the way in which technology is changing our lives – particularly in business. Automation, e-commerce and e-procurement are some of the common buzzwords which constantly make headlines on the topic. However regardless of the extent to which these are utilised, it is impossible to eliminate the need for an encounter with other people at certain points whilst doing business – be it suppliers, customers, colleagues or support teams.

It is these encounters with other people which are so vital to the success of many businesses today, and even more so going forward as business processes become homogenised as technology advances. It could even be argued that your ability to deal with others will be a key Unique Selling Point for you as an individual and the company in which you work for.

People are creatures of habit and like to deal with the same people that they feel comfortable with. That sense of comfort and belonging that is built after a rapport has developed is what keeps regular customers coming back to a business. It's what keeps successful teams together and cohesive. It's what makes suppliers want to provide a high standard of delivery and retain existing customers.

Have you ever noticed how the individuals at work who constantly moan about their job are the last ones you would consider a "people person"? Your ability to socialise and

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integrate with others is directly linked to your own happiness in the workplace. The reason is because as a person who other people are warm to, you have the ability to motivate, inform and influence others. For those looking for career progression, this is especially true because as you take on more responsibilities you will need to motivate, inform and influence a larger and more diverse group of people. Contrast that with the employee who sits at their desk and only speaks when spoken to, their position to have their voice heard is practically non-existent.

Whether you want to be part of a well-functioning team or quickly rise up the corporate ladder, then you need to learn how to be a people person and work with others. Once you are able to connect with others with ease, you will be flooded with opportunities and ultimately be the best version of yourself which vital to living a healthy life.

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Review

Write down your terms and conditions, rules and boundaries

Actively listen to the next 3 people that you meet

Make 3 genuine compliments today

Systems – You Just Need Them

People run your systems and systems run your business. In this chapter I will quickly run through the core systems that form the foundation of a successful business. Many people regard systems as the least sexy part of running a business but they are essential in order for you to survive and thrive. You must review your own business and ensure that you have systems in place that cover each of the following sections.

In a small business the owner or founder is often how the business is remembered by so it is important that it is easy for potential customers and colleagues to find out more about you, your qualifications, experience, interests and network of contacts. This helps to build rapport before any conversation takes place if somebody hears about you before meeting you in person. Potential clients often check out a business owners' background online before dealing with them. A Wikipedia entry written about you by a third party is a useful asset because it helps your search engine ranking. Regular posting of blog posts on your personal website help to maintain your search engine ranking because their ranking algorithms favour current content.

Your business website is your shopfront to the world and must be visually appealing, fast loading and reliable. A third party check of the usability of your website gives you an independent insight into the strengths and weaknesses of your customer facing persona. Tools.pingdom.com offers a

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service to monitor your website uptime in order to check the stability of your web server. An unreliable website has a negative effect on your search engine ranking. We use a program called Updraft to back up our Wordpress websites to avoid the time cost of rebuilding our websites from scratch in the case of a total server disaster.

In the physical world networking, cold calling and events form the basis of your lead capture system. Social Media posts, Pay Per Click programs and high visibility blog posts have a similar function online. Many businesses miss out on a substantial number of orders because they fail to follow up on all the leads that they have obtained. Your lead capture system feeds into your sales funnel and your customer relationship management systems.

Will you marry me? What, just like that? Unlikely I think. Doing business with somebody is a lot like building a relationship, as it takes time to learn more about each other, build rapport, gain trust and confidence. It is said that at least seven metaphorical touches or communications are made with a prospect before they buy from you. Your offline or online sales funnel system formalises and records these points of contact. Consider the cooking metaphor, warming plates on a cooker. What happens when you put a cold plate on a very hot hob? It shatters. To heat the plate up safely we take it from a cold place to a warm spot, then to a hot position before the final boiling hot ring. The time to sell to your prospect is when they are boiling hot with thoughts

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of the benefits of your solution, no sooner and no later. Timing is everything.

As you run your business you will have invoices to send, money to collect, bills, wages and taxes to pay, and it can be a challenge to keep on top of it all. Many businesses fail because cash flow has become out of control, slowed or turned unexpectedly negative without anybody noticing. Do what only you can do and employ a part or full-time bookkeeper to track your incomings and expenditures. The well-kept records from your bookkeeper will minimise your accountant's bill.

Most businesses need some kind of eCommerce system because they will inevitably want to sell at least some of their products and services directly online. I strongly advise against trying to setup a full eCommerce website yourself because it is very difficult for a non-specialist to ensure the level of security needed. The penalties for any security breach or loss of personal data are severe. The main concern is to keep any online payment systems separate from the website infrastructure. This can be achieved by using html coded buttons from Paypal or third-party card accepting services and means that you do not store any credit card details.

Right now as I write this, there is a rash of clients telling us that their Internet connection has broken. When we receive a large number of similar comments in a short time there is often a common underlying cause. In this case, a Microsoft

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Windows update has corrupted some system file settings, breaking the network functionality. The network can be repaired by the client if they follow some exact instructions told to them by phone. In order to save time in the future, we document such cases in our technical operations manual, indexing it with appropriate keywords. A similar operations manual is essential in your business to help new staff learn from more experienced members of the team and to avoid having to reinvent the wheel.

Because email is the most commonly used communication channel it is essential to understand it enough to ensure that your email system is secure, reliable and backed up. If you have a website server that co-hosts your email then you must be doubly confident of the host provider. A good host will have a good security track record and have multiply redundant hardware in place to make sure that you don't lose any vital communications. They will also have server side spam filters in place to save you some time as you go through your inbox. Your email address is a key part of your brand so replace `yourcompany@gmail.com` or `@hotmail.co.uk` with `yourname@yourbusiness.com` to advertise yourself and not your email provider. Keep the email address as short and easy to spell out over the phone as possible.

A few years ago most people used POP3 based email where email is immediately removed from the server and only stored locally after it has been read. The advantage in

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this case is that it is easy to back up your own local email because all the emails are in one place, one computer folder. Once it is stored only on your local computer, this email cannot be seen directly by your other devices like your mobile phone or laptop because it is no longer on the server.

Most people have now moved to IMAP based email, or webmail, where the majority of your emails are kept permanently on the remote email server. The advantage is that you can see your emails from any mobile device or computer anywhere in the world. The disadvantage is that there can be issues with running out of storage space on the server and email processing can be slower.

Recording the specifications, purchase price and date of purchase of your computer hardware lets you plan your regular replacement cycle. It also helps monitor and plan your cash flow. A is to plan rule of thumb is to replace domestic use IT hardware every four years and business IT every three years. At the very least, replace the computer hard drives and back up storage hard drives at least every three years.

Note how often that you buy consumables like paper, toner cartridges and small IT items so that you can establish the right stock and reorder levels because it will save time and improve workflow continuity. Finding a single supplier with an efficient ordering system that can provide many of your

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consumables will save time and money generating orders and tracking invoices and may offset slightly higher prices.

Probably the most important system in your business is your office filing system because poor office document filing can cause the waste of more time than almost anything else. Even with all the hype about the paperless office it seems that sturdy 4 drawer filing cabinets will continue to be vital equipment. Make sure that each drawer always has at least 20% free space and store everything alphabetically. Keep the cabinets within easy reach of the person that most frequently use them.

Your customer database, your accounts information and your intellectual property are irreplaceable so back them all up regularly and reliably, there is just no excuse when an external hard drive costs about £50 and data recovery may cost £1000. Even your highly recommended IT insurance cover will not completely compensate you for the time and heartache that a severe data loss can cause. The rule of data backup is that data must be stored in at least 2 safe places, so the absolute cheapest bare minimum is to use a portable external USB hard drive. In-house I recommend the use of double drive network accessed storage and this must be used in conjunction with another independent, off-site backup system to protect you from fire, theft and computer malware risks. Consult your local IT expert to discuss the pros and cons of local and cloud storage, data

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synchronisation, broadband connectivity and practical implementation.

Do what only you can do: Employ, subcontract and outsource as much as possible to allow you to perform the highest value tasks. Define robust and clear rules and boundaries for everybody that does work for you and check and recheck work before it reaches your client because it is your reputation on the line. Ensure that employment contracts include sections on social media posting, use of work computers, confidentiality and ownership of business intellectual property like procedure manuals and customer lists. You should include sections on the effects of severe weather: staff may be required to use some of their holiday allowance if they are unable to get in to work.

Take particular care over your social media and blog post outsourcing because of the profound impact it can have on your reputation if any mistakes are made. You will be using social media because it is a key part of your content marketing and sales funnel system. You don't have time to do it all yourself and you need to have great trust in anybody that does it for you. Whoever handles your social media and blogging accounts must understand your business completely, be totally aligned with your core values, and be totally aware of how fickle and oversensitive audiences can be. An automated social media scheduling system saves your time as it regularly broadcasts your

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baseline message but it cannot replace the essential interactive component of your online marketing.

Gerry Robert of Black Card Books has designed a book writing system that is particularly useful for helping you to write your first non-fiction book as a marketing tool to promote your business. He suggests that you choose a subject that is closely related to your business and that your prospects need to know about. Pick about fifteen key words and cut that list down to a list of about ten to give your chapter titles. For each chapter think of about twenty key words, list them in order of importance and trim the list to fifteen. Put each word into a statement then turn the statement into a question. Answering each question with five minutes of freestyle writing creates the first draft of your book. You need to write about 25,000 words to publish a compact 100 page volume.

If you are going to produce print ready copy then preparation is key. Start with a template in your word processor like Microsoft Word from your chosen book printer for your page layout eg A5, then define the paragraph font styles. Use the built in styles including Headings, Title and Text body to save you a great deal of time because it ensures consistency throughout the document. Choose your type fonts with care because they have a significant effect on readability. Serif fonts like Times New Roman and Garamond are easier to read in printed

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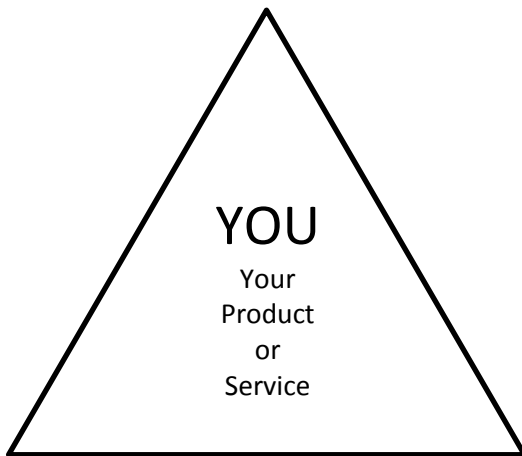
material and sans serif fonts like Arial and Helvetica are clearer for screen viewing.

Your strategic partners help you to build your network and allow you to compete with larger suppliers than yourself because you have a broader range of skills between you. A system to deal with and acquire more strategic partners will hasten your growth because as a mutually supportive team you will have greater reach.

As your business grows and the number of clients increases you need to develop a project management system. You may choose a computer or paper based system and in each case it will ensure that you keep track of who has responsibility for completion of project tasks and when they are to be completed by. You should choose one system and stick with it. Having multiple project management systems can lead to more confusion and time wasting than having none at all because of the duplicated effort in looking in several places for vital information.

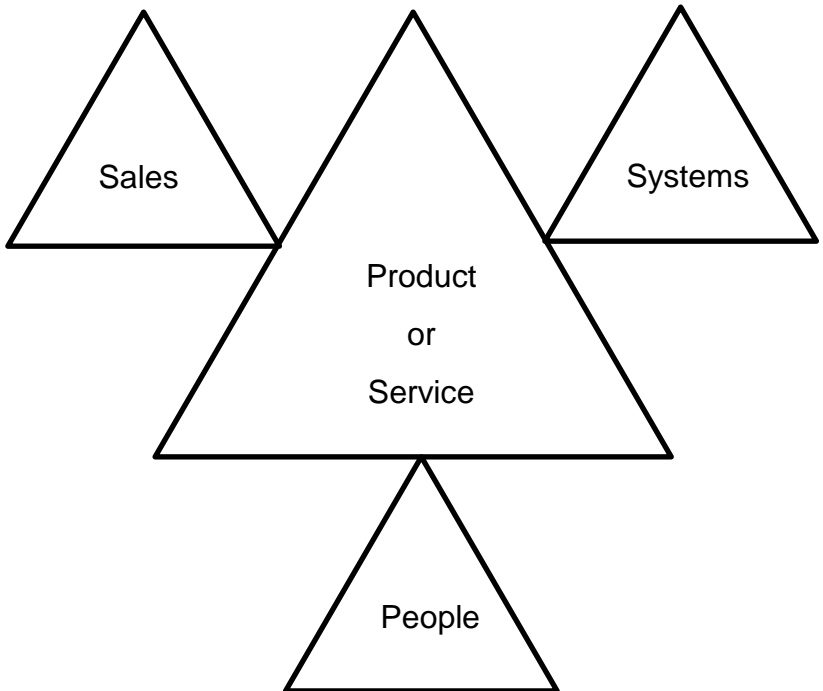
The Fractal Model of Business emphasises the depths of complexity that can lead to overwhelm for the business owner. It all starts simply with You and your product or service.

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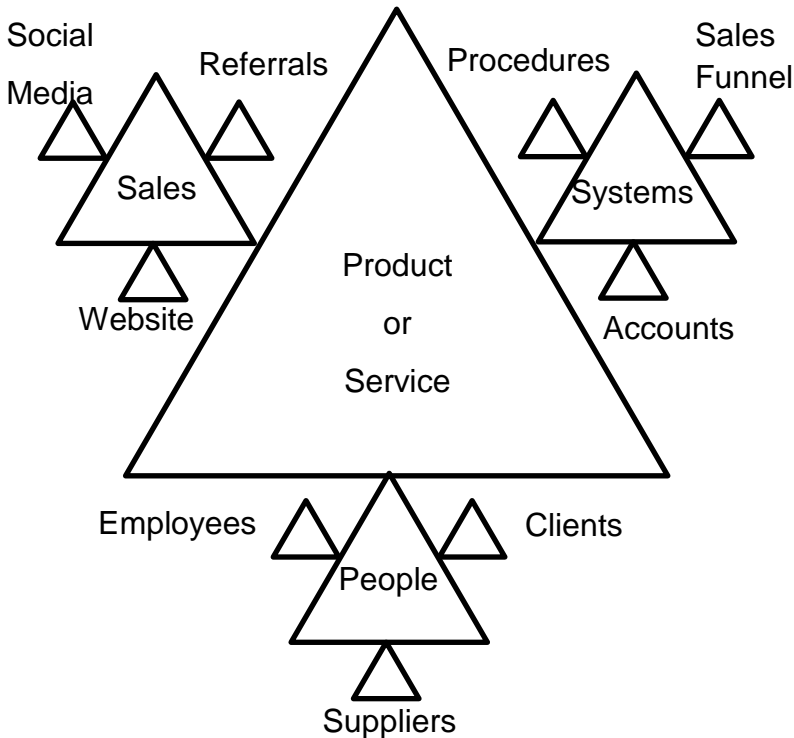
But then you had to think about the three core elements of your business; systems, sales and people.



And then you find that Sales are reliant on your website, referrals and social media activity, you find systems to do with your operating procedures, sales funnel and accounts and you find you have to deal with people including clients, suppliers and employees! When you look at your online sales funnel you discover that you needed to design a lead

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magnet, a tripwire product, as well as high and low ticket main products. Hidden complexity everywhere! The role of your business coach is to help you set priorities and help you to execute actions of the highest importance.



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Guest Perspective: Luke Scott

Automation is what separates an entrepreneur from a business owner. Entrepreneurs know that to scale up their businesses and achieve real growth they need to automate as much as possible and delegate the rest.

Over the past five years working with hundreds of companies from start-ups to huge global enterprises it is clear to me that the most successful companies all understand this principle. How is it that some companies can reach \$1 billion in their first five years while others struggle to keep the lights on? The key is to create systems in your team and business that run automatically without you needing to get involved in the process. Once you learn to effectively automate and delegate within your team or business then this opens up more time for you and your employees to focus on growth and innovation.

Some of the areas that I have seen the biggest wastes of time, money and personnel resources are:

- Using people to transfer data between systems
- Manually inputting orders and invoices
- Spreadsheet hell! Manipulating and transforming data manually!
- Reporting and document distribution
- Procurement/Fulfilment

With modern technology, none of the above should be a part of your employee's daily routines! If you are paying

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people to do these tasks then you are literally throwing money away, not to mention demotivating your employees. Nobody wants to spend all day doing data entry or manipulating spreadsheets regularly!

When systemising your business there are two types of systems to consider, People systems and IT systems. IT systems run your business and people run your IT systems.

People systems essentially involve creating a system that can run without your input. You delegate the tasks that you would do to your team that you have trained and skilled up to be able to handle these tasks efficiently. Eventually your whole business should be able to run and grow without needing any input from you. The key step to achieving this is to create an Operations Manual. This manual should outline every process in your business and the steps needed to complete it. Once you have created this your team will then be able to run your whole business without your input. Make sure that you hire a skilled and capable manager that can keep motivation high, oversee operations and handle any exceptions.

IT systems are used for automating your business and processes to minimise the amount of human interaction needed for these menial tasks. This frees up your employees to focus on growing and improving your business rather than doing repetitive tasks that don't engage or interest them. Examples of IT systems would be ERP systems, e-Commerce, CRM, Warehouse

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Management Systems, Shipping, 3rd Party Logistics and Point of Sale. Once you have your IT systems in place the next step is then to integrate your systems so that they can communicate with each other automatically.

If you follow these steps you will have a fully systemised business. Getting these systems set up and in place takes a lot of work initially but once you have done it then you are able grow exponentially. The fewer manual processes that you have in your business, the faster you will be able to grow.

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Review

Backup your data

Update your technical manual system

Write down your list building system

Write down your list nurturing system

How To Choose A Coach: Been There, Seen It, Done It

Why do you need a coach? Has somebody ever been through a similar process of running a business like yours? Did they get everything right first time or did they make mistakes on the way? A good business coach will save you time by helping you do the things that you need to do and helping you avoid the pitfalls that await you. Tony Robbins says "success leaves clues" and a good mentor will help you find and take action on these clues. Most successful business owners rank having a great mentor as one of the most important reasons for their success.

A coach helps with skills and knowledge acquisition and can assist in optimising your business systems. A mentor is a transformational guide and involves much more than simply acquiring a specific knowledge. A mentor shows you the possible paths ahead on a much longer timescale.

There are different types of coaches out there in the marketplace, for example, what is the difference between a life coach and a business coach? The boundaries are not well defined, but my understanding is that a life coach focuses on mind-set, family, personal relationships, time (life) management and personal goals for you as an individual and a business coach does a similar job for you and your business. A great coach does both, because you have to get your self-development on an even keel before you can develop your business.

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You could read a self-development coaching book and do it yourself. One of the largest non-fiction sections of your bookshop is devoted to self-help, so there are plenty of these books out there. Obviously it is cheaper to buy a book than to hire a coach, but I think real-time feedback is essential to make sure that you keep to the right path. Make sure that your coach states when they will be accessible, and says how quickly you can expect a response. It is useful to read self-development books because they will reinforce the advice that your coach gives to you and will build your confidence in them. I tend to believe something when I have heard it from at least three independent sources.

Look for a coach that has run a successful business in a similar field, similar geographical location and with similar target clients to your own. They should have experience of running a business with a size that you aspire to, and have a track record of working with clients with similar and greater turnover to you. They should do their homework to become familiar with your marketplace, current and future trends including potential disruptive technologies.

Your coach's paper qualifications and professional body membership are not as important as their documented, verified track record of successful client results. They should have a good overview of technology related to your business-like customer relationship managers and online accounting packages but not necessarily their detailed

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workings. They should be fully proficient in the best current business systems practices like target setting and in quantifying results for example.

A good coach will have a good network of contacts in three main areas, a network of good suppliers, a network of fellow coaches and a network of potential clients for your business. If your coach takes you on then they should have great confidence in you. If they have confidence and trust in you and your business then they should be able to recommend your products and services on a regular basis.

Your coach will know or be able to find out how to do what you need to do to progress. They will tell you what you need to do, explain why you need to do it, show how it fits into the bigger picture and then get right down to how to implement the next step. The coach will be vigilant to make sure that you take action. Simple steps reduce the barriers to implementation and defeat procrastination. Small successes build your confidence, boost your motivation and build momentum. You will get into the habit of success.

The best testimonials that you can have are recent, relevant to your current business and from clients that are similar to your new prospects. Talk to your coach's clients that gave testimonials to get a more rounded back-story. Look for your coach's social proof online, check their personal and business websites, Twitter, Facebook and Blog timelines. Read their published books and brochures.

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They say you should choose a business partner that has complementary skills to your own so that you do not get stuck in a rut and experience the echo-chamber effect, where your similar characters can stunt creativity. Should you use a similar rule when choosing a coach? It is certainly a good idea to pick a coach with similar energy, drive, sense of humour and core values as yourself.

Do you keep your suppliers and staff accountable with definite milestones and deliverables, good communication by phone and email? Your perfect coach checks why you are doing any given task and whether it is focused in the correct direction, towards your goal. They will assign or define and document actionable tasks weekly and support you by monitoring your progress.

Should you expect a guarantee from your coach? Do you offer a guarantee for your product or service? A guarantee with well-defined terms and conditions shows confidence and implies integrity, two qualities that feature high in a buyer's mind when making a purchase according to recent surveys. A guarantee decreases the perceived risk for the client and so reduces the barrier to making the purchase. Ask what guarantee your coach offers and interpret the answer.

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Review

Write down what you need help with

Write down who knows best about this issue

Ask for their assistance

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Readability order level 1, level 2, level 3

Level 1

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Level 4

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